



Order Filed on August 19, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Friedman Vartolo LLP
1325 Franklin Avenue – suite 160
Garden City, New York 11530
bankruptcy@friedmanvartolo.com
T: (212) 471-5100
F: (212) 471-5150
Attorneys for SN Servicing Corporation as servicer for
U.S. Bank Trust National Association as Trustee of
BKPL-EG Basket Trust

In Re:

Sheila A Dizenzo fka Sheila Roach
Debtor

Case No.: 18-19439-ABA

Chapter: 13


Hon. Judge: Andrew B. Altenburg
Jr.

Hearing Date: August 9, 2022, at
10:00AM

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3),
is hereby **ORDERED**.

DATED: August 19, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National
Association, as Trustee of BKPL Lodge Series I Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Richard S. Hoffman, Jr.
Property (Collateral): 3520 Coles Mill Road, Franklinville, NJ 08322

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor(s) is/are overdue for 11 months, from 10/01/2021 to 08/01/2022.
- ☒ The Debtor(s) is/are overdue for 6 payments at \$1,778.18 per month and 5 months at \$1,995.36 per month.
- ☒ The Debtor(s) is/are due for \$318.36 in accrued late charges.
- ☒ The Debtor(s) is/are due for \$588.00 in attorney's fees and costs (to be awarded

separately in part 5 of this Order).

- ☒ Applicant acknowledges suspense funds in the amount of \$1.82

Total Arrearages Due: \$20,962.42

2. Debtor(s) must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of _____. Payment shall be made no later than _____.
- ☒ Beginning on August 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$1,995.36 per terms of Note, Mortgage and/or payment change notices.
- ☒ Beginning on September 1, 2022, through and including January 1, 2023, additional monthly cure payments shall be made in the amount of \$3,493.73 for 5 months; and beginning on February 1, 2023, an additional monthly cure payment shall be made in the amount of \$3,493.77 for 1 month.
- ☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Said

amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation
P.O. Box 660820
Dallas, TX 75266

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor(s) converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay


5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$400.00 and costs of \$188.00.

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☒ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within _____ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.



Richard Hoffman, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

In re:
Sheila A Dizenzo
Debtor

Case No. 18-19439-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 19, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db	+ Sheila A Dizenzo, 3520 Coles Mill Road, Franklinville, NJ 08322-2403

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:

Name	Email Address
Anthony L. Velasquez	on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com
Farha Ahmed	on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust V farha@dwaldmanlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 19, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Santander Consumer USA Inc., successor in interest to Gateway One Lending & Finance, LLC.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG
Basket Trust bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG
Series N Trust bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Series N Trust
bankruptcy@friedmanvartolo.com

Keri P. Ebeck

on behalf of Creditor Gateway One Lending & Finance LLC. KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com

Laura J. Neville

on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust as Owner Trustee of the Residential Credit
Opportunities Trust V nevilleesq@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Bayview Loan Servicing et al. rsolarz@kmlawgroup.com

Richard S. Hoffman, Jr.

on behalf of Debtor Sheila A Dizenzo rshoffman@hoffmandimuzio.com
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14